United States Bankruptcy Court Eastern District of Michigan

In re	Jesse Davenport,		Case No	08-53605
	Marilyn Jean Davenport			
-		Debtors	Chapter	13
			. —	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	80,000.00		
B - Personal Property	Yes	3	19,496.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		40,001.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		30,434.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,846.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,898.00
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	99,496.00		
			Total Liabilities	70,435.00	

United States Bankruptcy Court Eastern District of Michigan

In re	Jesse Davenport,	Case No 0 8	08-53605	
	Marilyn Jean Davenport			
_		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	5,846.00
Average Expenses (from Schedule J, Line 18)	2,898.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	7,482.00

State the following:

State the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		2,080.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		30,434.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		32,514.00

 $08-53605-tjt \\ \text{Doc 14} \\ \text{Filed 06/17/08} \\ \text{Entered 06/17/08 18:58:19} \\ \text{Page 2 of 36} \\ \text{Best Case Bankruptcy} \\ \text{Best Case Bankruptcy} \\ \text{Page 2 of 36} \\ \text{Best Case Bankruptcy} \\ \text{Rest Case Bankruptcy} \\ \text{Rest$

In re

Jesse Davenport, **Marilyn Jean Davenport**

Case No.	08-53605
Case No.	00-33003

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property Nature of Debtor's Interest in Property Nature of Debtor's Using the Property Interest in Property Nature of Debtor's Using the Property Secured Claim of Exemption Nature of Debtor's Interest in Property Wife, Joint, or Community Deducting any Secured Claim or Exemption	29218 River Oak Drive, Romulus, MI 48174	Fee Simple Sole Owne	r W	80,000.00	34,621.00
	Description and Location of Property		Wife, Joint, or	Debtor's Interest in Property, without Deducting any Secured	

Sub-Total > 80,000.00 (Total of this page)

Total > 80,000.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re

Jesse Davenport, **Marilyn Jean Davenport**

Case No.	08-53605	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	н	0.00
		Cash	W	15.00
2.	Checking, savings or other financial	Chase Bank (checking)	J	5.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Rouge Credit Union (savings)	J	6.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings,	Household goods	J	5,000.00
	including audio, video, and computer equipment.	Household goods	W	2,500.00
		Appliances	J	300.00
5.		Misc.	J	200.00
	objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Misc.	W	100.00
6.	Wearing apparel.	Apparel	н	300.00
		Apparel	W	300.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term	н	0.00
		(T	Sub-Total (> 8,726.00

2 continuation sheets attached to the Schedule of Personal Property

Jesse Davenport, In re Marilyn Jean Davenport

Case No.	08-53605	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Pension		W	7,770.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > (Total of this page)

7,770.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re Jesse Davenport, Marilyn Jean Davenport

Case No.	08-53605	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Prope	rty Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1994 Je	eep Grand Cherokee	W	3,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
				Sub-Tot (Total of this page)	al > 3,000.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)
Page 6 of 36
Best Case Bankruptcy

Total >

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19,496.00

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Jesse Davenport

Case No.	08-53605	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

 \square Check if debtor claims a homestead exemption that exceeds \$136,875.

■ 11 U.S.C. §522(b)(2)
□ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Real Property 29218 River Oak Drive, Romulus, MI 48174	11 U.S.C. § 522(d)(1)	20,200.00	80,000.00	
<u>Cash on Hand</u> Cash	11 U.S.C. § 522(d)(5)	15.00	15.00	
Checking, Savings, or Other Financial Accounts, C Chase Bank (checking)	ertificates of Deposit 11 U.S.C. § 522(d)(5)	2.50	5.00	
Rouge Credit Union (savings)	11 U.S.C. § 522(d)(5)	3.00	6.00	
Household Goods and Furnishings Household goods	11 U.S.C. § 522(d)(3)	2,500.00	5,000.00	
Books, Pictures and Other Art Objects; Collectibles Misc.	§ 11 U.S.C. § 522(d)(3)	100.00	200.00	
Wearing Apparel Apparel	11 U.S.C. § 522(d)(3)	300.00	300.00	
Interests in IRA, ERISA, Keogh, or Other Pension of Pension	r Profit Sharing Plans 11 U.S.C. § 522(d)(12)	7,770.00	7,770.00	

Total: 30,890.50 93,296.00

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Marilyn Jean Davenport

Case No.	08-53605	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

 \square Check if debtor claims a homestead exemption that exceeds \$136,875.

■ 11 U.S.C. §522(b)(2)
□ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C			
Chase Bank (checking)	11 U.S.C. § 522(d)(5)	2.50	5.00
Rouge Credit Union (savings)	11 U.S.C. § 522(d)(5)	3.00	6.00
Household Goods and Furnishings			
Household goods	11 U.S.C. § 522(d)(3)	2,500.00	5,000.00
Household goods	11 U.S.C. § 522(d)(3)	2,500.00	2,500.00
Books, Pictures and Other Art Objects; Collectible	s		
Misc.	11 U.S.C. § 522(d)(5)	100.00	200.00
Misc.	11 U.S.C. § 522(d)(3)	100.00	100.00
Wearing Apparel			
Apparel	11 U.S.C. § 522(d)(3)	300.00	300.00

Total: 5,505.50 8,111.00

In re

Jesse Davenport, Marilyn Jean Davenport

Case No.	08-53605	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY	COXT - ZGEZH	ローCDーTZC	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx	H	H	SUBJECT TO LIEN 2007	N T	Ā T E	ł	COLLITERAL	
County of Wayne 400 Monroe - 5th Floor Detroit, MI 48226-2942		J	Property Taxes 29218 River Oak Drive, Romulus, MI 48174		םם			
			Value \$ 80,000.00				3,003.00	0.00
Account No.			2005					
J.K. Construction Inc. c/o Steven J. Wallace 7071 Orchard Lake Rd. Ste. 360 West Bloomfield, MI 48322		J	Mortgage 29218 River Oak Drive, Romulus, MI 48174					
			Value \$ 80,000.00	1			31,618.00	0.00
Account No. xxxxxxx3850			2008				·	
Northern Michigan Loan P.O. Box 15203 Detroit, MI 48215		J	1994 Jeep Grand Cherokee					
			Value \$ 3,000.00	1			5,000.00	2,000.00
Account No. Gxxx1345			Appliances				2,222	,
Rent A Center 22301 Eureka Road Taylor, MI 48180		J						
			Value \$ 300.00				380.00	80.00
continuation sheets attached			S (Total of t	ubt his p			40,001.00	2,080.00
			(Report on Summary of Sc	_	ota ule	·	40,001.00	2,080.00

In re

Jesse Davenport, Marilyn Jean Davenport

another substance. 11 U.S.C. § 507(a)(10).

Case No.	08-53605

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Elabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in $11\ U.S.C.\ \S\ 507(a)(1)$.
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In	re

Jesse Davenport,	
Marilyn Jean Davenport	

Case No.	08-53605	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	00	U Z L)	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT L ZG EZ	Q U I	T E	U T E	AMOUNT OF CLAIM
Account No. xxxxxxxx7210			Opened 2/01/08] '	T E D			
Account Services Collections 1802 Ne Loop 410 Suite 400 San Antonio, TX 78217		J	CollectionAttorney Detroit Riverview		D			1,178.00
Account No. xxxxxxxx7122			Opened 2/01/08	T	T	T	†	
Account Services Collections 1802 Ne Loop 410 Suite 400 San Antonio, TX 78217		J	CollectionAttorney Detroit Riverview					814.00
Account No. xxxxxxxx7071	H		Opened 12/01/07	+	\vdash	H	+	
Account Services Collections 1802 Ne Loop 410 Suite 400 San Antonio, TX 78217		J	CollectionAttorney Detroit Riverview					1,094.00
Account No. xxxxxxxx7012			Opened 12/01/07	T		T	\dagger	
Account Services Collections 1802 Ne Loop 410 Suite 400 San Antonio, TX 78217		J	CollectionAttorney Detroit Riverview					583.00
	_	L		Subt	tota	L	+	
_ 5 continuation sheets attached			(Total of t				, [3,669.00

In re	Jesse Davenport,	Case No. 08-53605
	Marilyn Jean Davenport	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	Ų	D	
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	C O N T	UNL	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	1	I Q	U T E	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	Į D	E D	ANNOCIVI OF CEASING
Account No. xxxx1491	\vdash	┢	Opened 4/01/06 Last Active 4/29/08	⊣ ₹	DATED		
	ı		Dte Energy	L	D		
Asset Acceptance	l						
Po Box 2036	l	J					
Warren, MI 48090	l						
	l						
	l						878.00
Account No. xxxx5661			Opened 4/01/06	T		Π	
	1		Dte Energy				
Asset Acceptance	l	l					
Po Box 2036	l	Н					
Warren, MI 48090	l						
	l						
							3,175.00
Account No. xxx2087			Opened 3/01/06				
	l		CollectionAttorney At T				
Calvary Portfolio Services	l	١.					
Attention: Bankruptcy Department	l	J					
Po Box 1017	l						
Hawthorne, NY 10532	l						
	L						143.00
Account No. xxxx			2008				
	l		Judgment				
CFC Financial LLC	l	lw					
P.O. Box 2038	l	vv					
Warren, MI 48090	l						
	l						669.00
	\vdash	_	T. D. H. H. (Decest)	+	-	\vdash	333.00
Account No.	l		Thomas D. Hocking (P30955)				
	l		P.O. Box 2037 Warren, MI 48090				
Representing:	l		Warren, Wi 40050				
CFC Financial LLC	l	1					
	l						
	<u> </u>			<u></u>		Ļ	
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of				Sub			4,865.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	unis	paş	3e)	1

In re	Jesse Davenport,	
	Marilyn Jean Davenport	

Case No.	08-53605	
Case No.	<u>08-53605</u>	

CREDITOR'S NAME,	S	Н	usband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	UNLIQUIDAT	P U T F	AMOUNT OF CLAIM
Account No. xxx4500			Opened 8/01/05	Т	T		
Diversified Receivable Po Box 2560 Ann Arbor, MI 48106		н	CollectionAttorney Medical Center Emergency Servi		E D		181.00
Account No. xxx0826			Opened 7/01/04 CollectionAttorney Medical Center Emergency				
Diversified Receivable Po Box 2560 Ann Arbor, MI 48106		Н	Servi				
							78.00
Account No. xxx8735 Diversified Receivable Po Box 2560 Ann Arbor, MI 48106		Н	Opened 6/01/04 CollectionAttorney Medical Center Emergency Servi				
							174.00
Account No. xxx7267 Diversified Receivable Po Box 2560 Ann Arbor, MI 48106		Н	Opened 5/01/04 CollectionAttorney Medical Center Emergency Servi				
							164.00
Account No. xx6709 Diversified Receivable Po Box 2560 Ann Arbor, MI 48106		н	Opened 3/01/04 CollectionAttorney Medical Center Emergency Servi				164.00
Sheet no. 2 of 5 sheets attached to Schedule of			2	ubt	ota	1	764.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	761.00

In re	Jesse Davenport,	Case No	08-53605
	Marilyn Jean Davenport		

CREDITOR'S NAME,	CO	Ηι	usband, Wife, Joint, or Community	C O N T	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	NT I NG ENT	LIQUIDAT	SPUTED	AMOUNT OF CLAIM
Account No. xx3626			Opened 9/01/03	Т	T E D		
Diversified Receivable Po Box 2560 Ann Arbor, MI 48106		Н	CollectionAttorney Holy Cross Emergency Room Phys		D		505.00
Account No. xx3980			Opened 9/01/03				
Diversified Receivable Po Box 2560 Ann Arbor, MI 48106		н	CollectionAttorney Medical Center Emergency Servi				
							73.00
Account No. xx2741 Diversified Receivable Po Box 2560 Ann Arbor, MI 48106		н	Opened 7/01/03 CollectionAttorney Holy Cross Emergency Room Phys				
	L						89.00
Account No. xx8295 Diversified Receivable Po Box 2560 Ann Arbor, MI 48106		н	Opened 2/01/03 CollectionAttorney St John Emergency Room Physici				162.00
Account No. xxxxxxxx0049	\vdash	H	Opened 8/01/06 Last Active 2/11/08	\vdash			
Dte Energy Attention: Bankruptcy 3200 Hobson St Detroit, MI 48201		J					6,021.00
Sheet no. 3 of 5 sheets attached to Schedule of				Subt	ota	.1	6,850.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	0,030.00

In re	Jesse Davenport,	Case No	08-53605
	Marilyn Jean Davenport		

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTO	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTING	DZLLQD_			AMOUNT OF CLAIM
(See instructions above.) Account No. xxx3717	Ř	С	Opened 1/01/05 CollectionAttorney Sinai Grace Hospital	G E N T	D A T E D		5	
L J Ross And Associate Po Box 1838 Ann Arbor, MI 48106		Н						
Account No. xxx2332		H	Opened 10/01/04		H	\downarrow	+	188.00
L J Ross And Associate Po Box 1838 Ann Arbor, MI 48106		Н	CollectionAttorney Sinai Grace Hospital					507.00
Account No. xxx1733		H	Opened 6/01/03		H	ł	+	597.00
L J Ross And Associate Po Box 1838 Ann Arbor, MI 48106		Н	CollectionAttorney St John Ne Hospital					
Account No. www2457		_	Onemed 6/04/03		_	ļ	\downarrow	384.00
Account No. xxx2157 L J Ross And Associate Po Box 1838 Ann Arbor, MI 48106		J	Opened 6/01/03 CollectionAttorney St John Ne Hospital					
Account No. xxxxxxxxxxxxxxx7012		L	2007		L	\downarrow	+	212.00
Medical Financial Solutions c/o St. John Macomb- Oakland Hospital 3163 Solutions Center Chicago, IL 60677		J	Medical Bill					583.00
Sheet no. 4 of 5 sheets attached to Schedule of			<u> </u>	Subt	tota	⊥ ıl	+	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ze`		1,964.00

08-53605-tjt Doc 14 Filed 06/17/08 Entered 06/17/08 18:58:19 Page 15 of 36 Best Case Bankruptcy

In re	Jesse Davenport,	Case No	08-53605
	Marilyn Jean Davenport		

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT_XGEX	Q U I	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxxxx7071			2007 Medical Bill	Т	T E D		
Medical Financial Solutions c/o St. John Macomb - Oakland Hospital 3163 Solutions Center Chicago, IL 60677		w					1,094.00
Account No. xxxx9944	t		Opened 1/01/05	T			
Nco Financial Systems 507 Prudential Road Horsham, PA 19044		J	CollectionAttorney St John Medical Resource Group				
							100.00
Account No. xxxxxx Sailaja Datla, M.D. 21519 Harper, Suite 107 Saint Clair Shores, MI 48080		J	2008 Medical Bill				
							415.00
Account No. xxx6425			Opened 4/26/05 Last Active 4/26/05 GovernmentOverpayment				
Social Secur Oas 11th Floor Jamaica, NY 11432		н					40,000,00
A acquest No	L		ludgamant	-			10,000.00
Account No. St. John Central Billing c/o Katz & Katz 25505 W. 12 Mile Road Suite 2650 Southfield, MI 48034		w	Judgement				716.00
Sheet no5 _ of _5 _ sheets attached to Schedule of	Sheet no. 5 of 5 sheets attached to Schedule of Subtotal						12 225 00
Creditors Holding Unsecured Nonpriority Claims	tors Holding Unsecured Nonpriority Claims (Total of this page)						12,325.00
			(Report on Summary of So		ota Inle		30,434.00
			(Report on Summary of Se		-410	,	1

In re

Jesse Davenport, Marilyn Jean Davenport

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re

Jesse Davenport, Marilyn Jean Davenport

Case No. 08-53605

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Jesse Davenport
In re Marilyn Jean Davenport

Debtor(s)

Case No. **08-53605**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDE	ENTS OF DEBTOR	R AND SPOUSE		
2 cotor o martiar status.	RELATIONSHIP(S):	AGE(S):			
Married	Son		17		
Employment:	DEBTOR		SPOUSE		
Occupation	Auto worker	Securi			
Name of Employer	Ford Motor	Luthe	ran Social Services of	Michig	an
How long employed	30 years	13 yea			
Address of Employer	Rotunda Court 3 15031 Commerce Dr. S. Dearborn, MI 48120		East Jefferson t, MI 48214		
INCOME: (Estimate of average	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary	, and commissions (Prorate if not paid monthly)		\$ <u>6,113.00</u>	\$	1,369.00
2. Estimate monthly overtime			\$ 0.00	\$	0.00
3. SUBTOTAL			\$6,113.00	\$	1,369.00
4. LESS PAYROLL DEDUCT					
 a. Payroll taxes and socia 	l security		\$ 1,357.00	\$	167.00
b. Insurance			\$ 0.00	\$	4.00
c. Union dues			\$ 58.00	\$	0.00
d. Other (Specify):	Pension		\$ <u> </u>	\$	50.00
			\$	\$	0.00
5. SUBTOTAL OF PAYROLI	DEDUCTIONS		\$1,415.00	\$	221.00
6. TOTAL NET MONTHLY T	TAKE HOME PAY		\$4,698.00	\$	1,148.00
7. Regular income from operat	ion of business or profession or farm (Attach detaile	d statement)	\$0.00	\$	0.00
8. Income from real property			\$ 0.00	\$	0.00
9. Interest and dividends			\$ 0.00	\$	0.00
dependents listed above	upport payments payable to the debtor for the debtor	r's use or that of	\$	\$	0.00
11. Social security or governm (Specify):	ent assistance		\$ 0.00	\$	0.00
			\$ 0.00	\$	0.00
12. Pension or retirement incom	ne		\$ 0.00	\$	0.00
13. Other monthly income (Specify):			\$ 0.00	\$	0.00
			\$ 0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13		\$0.00_	\$ <u></u>	0.00
15. AVERAGE MONTHLY II	NCOME (Add amounts shown on lines 6 and 14)		\$4,698.00	\$	1,148.00
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from	n line 15)	\$	5,846.	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: son receives soc. sec. of \$627 per month which is used for his own needs. His benefit will be paid to him directly if still continues when he turns 18 in Oct. 2008.

Jesse Davenport
In re Marilyn Jean Davenport

Debtor(s)

Case No. **08-53605**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

\square Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complex expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	270.00
b. Water and sewer	\$	80.00
c. Telephone	\$	50.00
d. Other See Detailed Expense Attachment	\$	145.00
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	800.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	100.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	43.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property Taxes	\$	250.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Haircuts and Toiletries	\$	60.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,898.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME	_	
	¢	5 9/6 OO
a. Average monthly income from Line 15 of Schedule Ib. Average monthly expenses from Line 18 above	\$	5,846.00 2,898.00
b. Average monthly expenses from Line 18 abovec. Monthly net income (a. minus b.)	\$ \$	2,948.00
o. monding not income (a. mina) o.,	Ψ	-10-10-100

B6J (Official Form 6J) (12/07)

Jesse Davenport

In re Marilyn Jean Davenport Case No. 08-53605

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

cell phone	 45.00
cable	\$ 100.00
Total Other Utility Expenditures	\$ 145.00

June 17, 2008

United States Bankruptcy Court Eastern District of Michigan

	Jesse Davenport				
In re	Marilyn Jean Davenport		Case No.	08-53605	
		Debtor(s)	Chapter	13	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	eclare under penalty of perjury that I have read the true and correct to the best of my knowledge, in		and schedules, consisting of	21	_ sheets, and tha
Date	June 17, 2008	Signature:	/s/ Jesse Davenport	-1-4	
Date	Julie 17, 2006	Signature:		ehtor	

[If joint case, both spouses must sign.]

/s/ Marilyn Jean Davenport

(Joint Debtor, if any)

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document
r compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b),

for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

chargeable by bankruptcy petition preparers, I have given the debtor debtor or accepting any fee from the debtor, as required by that sect	r notice of the maximum amount before preparing any document for filing for a ion.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Pr lf the bankruptcy petition preparer is not an individual, state the naresponsible person, or partner who signs this document.	reparer Social Security No. (Required by 11 U.S.C. § 110.) ume, title (if any), address, and social security number of the officer, principal,
Address	
X	
Signature of Bankruptcy Petition Preparer	Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the [the president or other officer or an authorized ager the partnership] of the [corporation or partnership] named as a have read the foregoing summary and schedules, consisting of they are true and correct to the best of my knowledge, information,	a debtor in this case, declare under penalty of perjury that I sheets [total shown on summary page plus 1], and that
Date	Signature:
	[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $Penalty\ for\ making\ a\ false\ statement\ or\ concealing\ property: Fine\ of\ up\ to\ \$500,000\ or\ imprisonment\ for\ up\ to\ 5\ years\ or\ both.\ 18\ U.S.C.\ \$\$\ 152\ and\ 3571.$

United States Bankruptcy Court Eastern District of Michigan

	Jesse Davenport				
In re	Marilyn Jean Davenport		Case No.	08-53605	
		Debtor(s)	Chapter	13	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$36,680.00	Husband's approx. wages as of 5/31/2008
\$80,373.00	Husband's approx. wages for 2007
\$54,839.00	Husband's approx. wages for 2006
\$6,929.22	Wife's approx. wages as of 5-2008
\$15,718.00	Wife's approx. wages for 2007
\$16,796.00	Wife's approx. wages for 2006

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concernity property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

John A. Steinberger & Associates P.C. 17515 West Nine Mile Rd. Suite 420 Southfield, MI 48075 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 5-2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$156.00

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DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 5-2008 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$50.00

OF PAYEE
Green Path Debt Solutions
17200 East 10 Mile Road
Suite 155
Eastpointe, MI 48021

NAME AND ADDRESS

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 5321 Townsend St., Detroit, MI 48213 NAME USED

DATES OF OCCUPANCY

2003-10-2005 Same

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL.

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 17, 2008	Signature	/s/ Jesse Davenport
		Jesse Davenport
		Debtor
Date June 17, 2008	Signature	/s/ Marilyn Jean Davenport
		Marilyn Jean Davenport
		Joint Debtor
Penalty for making a false statement	t: Fine of up to \$500,000 or	r imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under penalty of perjury that for compensation and have provided the debtor 110(h) and 342(b); and, (3) if rules or guideline	: (1) I am a bankruptcy p with a copy of this docur s have been promulgated ave given the debtor not	W BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) retition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document ment and the notices and information required under 11 U.S.C. §§ 110(b), I pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services ice of the maximum amount before preparing any document for filing for a
Printed or Typed Name and Title, if any, of Bat f the bankruptcy petition preparer is not an indresponsible person, or partner who signs this de	lividual, state the name, i	Social Security No. (Required by 11 U.S.C. § 110.) title (if any), address, and social security number of the officer, principal,
Address		
X _		
Signature of Bankruptcy Petition Preparer		Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

United States Bankruptcy Court Eastern District of Michigan

	Jesse Davenport
In re	Marilyn Jean Davenport

	Case No.	08-53605	
Debtor(s)	Chapter	13	

STATEMENT OF ATTORNEY FOR DEBTOR(S) PURSUANT TO F.R.BANKR.P. 2016(b)

- 1. The undersigned is the attorney for the Debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

[X] FLAT FEE

- [] <u>RETAINER</u>
- B. The undersigned shall bill against the retainer at an hourly rate of \$_____. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.
- 3. \$ 274.00 of the filing fee has been paid.
- 4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]
 - A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required:
 - C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
 - E. Reaffirmations;
 - F. Redemptions;
 - G. Other:

All terms of the retainer agreement between Debtor and Attorney are incorporated into this statement. Debtor's counsel may file a fee application in lieu of the flat fee agreed upon at their discretion or by order of the court. Post confirmation for Ch 13 work is billed hourly and is not included in the flat fee retainer. The current hourly rate for attorney John Steinberger is \$230.00 the rates of the staff attorney is \$195.00. Rates are subject to change without notice. Ch 7 cases have additional fees for services such as collection of prepetition, garnishments, amendments and other services as noted in the fee agreement. Fees for recovering pre-petition garnishment funds can range up to 50% of the funds recovered.

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

6.	The source of	payments to the	undersioned	was from:
0.	The source of	payments to the	unucisigneu	was nom.

A.	XX	Debtor(s)' earnings, wages, compensation for services performed
B.		Other (describe, including the identity of payor)

corporation, any compensation paid or to be paid except as follows: Dated: June 17, 2008 /s/ John A. Steinberger Attorney for the Debtor(s) John A. Steinberger P30812 John A. Steinberger & Associates P.C. 17515 West Nine Mile Rd. Suite 420 Southfield, MI 48075 248-559-4055 john@steinbergerlaw.com Agreed: /s/ Jesse Davenport /s/ Marilyn Jean Davenport Jesse Davenport Marilyn Jean Davenport Debtor Debtor

The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or

7.

UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF MICHIGAN**

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer		y number (If the bankruptcy er is not an individual, state
Address:	principal, respo the bankruptcy	onsible person, or partner of petition preparer.) 1 U.S.C. § 110(c).)
X		
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
Certifi I hereby certify that I delivered to the debtor this noti	cate of Attorney ce required by § 342(b) of the Bankruptcy (Code.
John A. Steinberger P30812	X /s/ John A. Steinberger	June 17, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address: 17515 West Nine Mile Rd.		
Suite 420		
Southfield, MI 48075 248-559-4055		
Certif I (We), the debtor(s), affirm that I (we) have received	icate of Debtor and read this notice.	
Jesse Davenport Marilyn Jean Davenport	X /s/ Jesse Davenport	June 17, 2008
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known) 08-53605	X /s/ Marilyn Jean Davenport	June 17, 2008

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Best Case Bankruptcy

Date

Signature of Joint Debtor (if any)

United States Bankruptcy Court Eastern District of Michigan

	Jesse Davenport				
In re	Marilyn Jean Davenport		Case No.	08-53605	
		Debtor(s)	Chapter	13	

VE	CRIFICATION OF CREDITOR MATRIX
ne above-named Debtors hereby veri	fy that the attached list of creditors is true and correct to the best of their knowledge.
le above hamed Debtors hereby verifi	ry that the attached list of elections is true and correct to the best of their knowledge.
Date: June 17, 2008	/s/ Jesse Davenport
•	
•	/s/ Jesse Davenport
•	/s/ Jesse Davenport Jesse Davenport
Pate: June 17, 2008	/s/ Jesse Davenport Jesse Davenport Signature of Debtor